

HOGAN & HARTSON L.L.P.

**8300 GREENSBORO DRIVE
MCLEAN, VIRGINIA 22102**

**Tel: (703) 610-6100
Fax: (703) 610-6200**

**WASHINGTON, DC
BERLIN
BRUSSELS
LONDON
PARIS
BUDAPEST
PRAGUE
VARSAW
MOSCOW
TOKYO**

**NEW YORK, NY (THIRD AVE)
NEW YORK, NY (PARK AVE)
BALTIMORE, MD
MIAMI, FL
DENVER, CO
BOULDER, CO
COLORADO SPRINGS, CO
LOS ANGELES, CA**

IMPORTANT NOTICE
TELECOPY/FACSIMILE COVER LETTER

TO: U.S. Patent and Trademark Office **DATE:** 10/18/2002

FROM: STEPHEN B. PARKER **TIME:** 5:05 PM

REG NO. 36,631

TOTAL NO. OF PAGES, INCLUDING COVER: 28

The attached information is **CONFIDENTIAL** and is intended only for the use of the addressee(s) named above. If the reader of this message is not the intended recipient(s) or the employee or agent responsible for delivering the message to the intended recipient(s), please note that any dissemination, distribution or copying of this communication is strictly prohibited. Anyone who receives this communication in error should notify us immediately by telephone and return the original message to us at the above address via the U.S. Mail.

MESSAGE:

I certify that this has been filed via facsimile on this date.

(Signature) **Official**

***SMALL ENTITY**

FAX RECEIVED

OCT 18 2002

GROUP 3600

FOR INTERNAL PURPOSES ONLY

TELECOPY/FAX NUMBER:	<u>(703) 746-7239</u>
CLIENT NUMBER:	<u>66772-0017</u>
ATTORNEY BILLING NUMBER:	<u>3131</u>
CONFIRMATION NUMBER:	<u>(703) 610-6117</u>

10/29/02
PA
6/AIN THE UNITED STATES PATENT & TRADEMARK OFFICE**In re:** Y. Galperin, et al.3624
Group Art Unit: 2161**Serial No.:** 09/942,983**Examiner:** Not yet assigned.**Application Filing Date:** August 30, 2001**Title:** Method and Apparatus for Determining Loan Prepayment ScoresPRELIMINARY AMENDMENT**Commissioner for Patents**
Washington, D.C. 20231

Preliminary to the initial examination of this application, please add the following new claims.

IN THE CLAIMS

Please add the following new claims.

Hogan & Hartson, LLP
Page 1 of 27

\\MC-60772/0017-233084 v1